



**CANADIAN NATIONAL RAILWAY COMPANY**

**BENEFIT PLANS**

**SHORT-TERM DISABILITY BENEFIT**

**MATERNITY LEAVE SUPPLEMENT BENEFIT**

**LONG-TERM DISABILITY BENEFIT**

**BASIC LIFE INSURANCE**

**OPTIONAL LIFE INSURANCE**

**BASIC ACCIDENTAL DEATH and DISMEMBERMENT INSURANCE**

**For**

**Maintenance of Way Employees  
Represented by the**

**UNITED STEELWORKERS (USW)**

**Effective 2015-2018**

## FOREWORD

This booklet explains the benefits available to you under the Benefit Plan for Employees Represented by the United Steelworkers (USW) in Canada, put in place as the result of negotiations between CN and your labour union.

The Plan provides for:

- Short-term disability benefits in the event you become wholly and continuously disabled
- Short-term disability benefits to supplement your Employment Insurance Sickness Benefits, your Employment Insurance Maternity Benefits
- Basic life insurance (including a provision for accidental death)
- Optional life insurance
- Basic accidental death & dismemberment insurance

The cost of the Plan is currently paid by the Company (except for Optional Life Insurance). Short-Term Disability, Basic and Optional Life insurance benefits are administered by Great-West Life. Basic Accidental Death and Dismemberment Insurance is administered by AIG Assurance Company.

What follows is a summary of the main features of the Plan. While every effort has been made to ensure that this booklet is accurate, the official insurance contracts or collective agreements are the governing documents. This Plan is also intended to comply with all federal and provincial laws. In the event of any conflict, the terms of any applicable laws will govern.

**Please read this booklet carefully and keep it for reference.**

Please address any enquiry for further information about this Benefit Plan to the Payroll Benefits group at 1-800-363-6060 and select the appropriate options to reach Benefits and Pension Administration.

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## ELIGIBILITY

You are eligible to participate in the **Benefit Plan for Employees Represented by a Bargaining Agent in Canada** if you render compensated service under one or more of the non-operating Collective Agreements specified in the Master Agreements or Memoranda of Agreement or if you are a member of a bargaining unit which has been admitted to coverage under the Plan.

As a **new employee**, you are covered on the first day of the month following your completion of 60 days of employment relationship with CN. If you are not actively at work on that day for a reason other than that it is a general holiday or an assigned rest day, your coverage will become effective on the day you return to active full-time work. If you are absent on the scheduled effective date because it is a general holiday or an assigned rest day, your coverage will begin on that day.

**Coverage continues** from the first day of each month provided you rendered compensated service in the preceding month.

No enrolment is required.

## SHORT-TERM DISABILITY BENEFIT

Short-Term Disability benefit is compensation you receive for loss of wages because of non-occupational accident, injury or illness **for which you are wholly and continuously disabled and have been seen and are being treated by a licensed medical doctor.**

### Amount of Benefit

If you currently become disabled, the maximum short-term disability benefit payable is:

Amount of your weekly base pay	Amount of Short-Term Disability Benefit
\$120.01 or more	Effective February 1, 2015, 70% of your weekly base pay up to a maximum of \$690 (*) or up to the Employment Insurance maximum weekly payment, whichever is greater.
\$120 or less	\$80 or 75% of weekly base pay, whichever is less.

(\*) This amount will increase to \$700 on January 1, 2016, \$710 on January 1, 2017, and \$720 as of January 1, 2018.

Short-Term Disability Benefits are taxable income. For each day that you are entitled to these benefits, you will receive one-seventh of the weekly rate.

While you are in receipt of Short-Term Disability benefits, you will also receive benefits for a general holiday or an assigned rest day provided you do not receive pay for that day.

Short-Term Disability benefits are taxed on both the federal and provincial levels.

#### **Starting Date of Benefit Payments**

An employee must be under treatment by a physician to be eligible for Short-Term Disability payable from:

- the first day if your disability is caused by an accidental injury;
- the first day of sickness if you are hospitalized at any time for your disability. However, the benefit is payable from the fourth day if you have a recurrence of the same disability and you are not hospitalized for the second or subsequent period of disability;
- the first day of sickness if you have an operation on an outpatient basis and a regional (including epidural) or general anaesthetic is used. However, the benefit is payable from the fourth day if the outpatient operation involves a local anaesthetic (freezing);
- the fourth day in other cases of sickness, including disability caused by a sprain, strain or hernia if seen by a physician and the physician confirms disability from the first day.

#### **Duration of Benefit Payments**

The maximum length of time you will receive Short-Term Disability benefits is as follows:

- 26 weeks for any one period of disability due to the same or a related cause, if you are not eligible for Employment Insurance Sickness Benefits;
- If you are eligible for Employment Insurance Sickness Benefits:
  - (i) You will receive Short-Term Disability benefits for up to 15 weeks, if your first 15 weeks benefit period ends on any day other than a Saturday, you will receive Short-Term Disability benefits until the next Saturday, following the end of the fifteenth week.

- (ii) If you are still disabled after 15 weeks, you must apply to Services Canada for Employment Insurance Sickness Benefits for up to a maximum of 15 weeks.
- (iii) If you are still disabled, when your Employment Insurance Sickness Benefits terminate, you may apply again for Short-Term Disability benefits for up to a maximum of 11 weeks.

See the Section "HOW TO MAKE A CLAIM".

### **Termination of Coverage**

Your eligibility for Short-Term Disability coverage ends on the day:

- you go on strike, commence vacation, go on leave of absence (other than a leave of absence for which you receive Employment Insurance Maternity Benefits, or Short-Term Disability Benefits or Employment Insurance Sickness Benefits or Worker's Compensation Benefits), are laid off or are suspended. Short-Term Disability benefits are not paid during these periods;
- you retire;
- you cease to be eligible for this benefit for any other reason; or
- on which the Short-Term Disability Plan is terminated.

Leave of absence is a period approved by CN during which you make yourself unavailable for service of your own accord.

Your eligibility for Short-Term Disability benefits resumes on the day you return to work, provided you were eligible for coverage on your last day worked. Otherwise, coverage resumes on the first day of the month during which you return to work.

### **Continuation of Coverage**

If you become wholly and continuously disabled in the following situations and you are unable to return to work on the scheduled date because of your disability, your Short-Term Disability coverage will begin on the scheduled day of return to work had you not been disabled. In case of injury or sickness requiring hospitalization, benefits will begin the first day you would have returned to work, and in other cases of sickness, on the fourth day.

The situations referred to above are as follows:

- While you are on vacation with pay; however, you have the right to temporarily terminate your vacation and apply for Short-Term Disability benefits, immediately;

- While you are on approved leave of absence and undergoing treatment and rehabilitation at the expense of a Workers' Compensation authority;
- For up to 17 weeks (18 weeks in Quebec) while you are on a CN approved maternity leave;
- For up to 37 weeks while you are on a CN approved parental leave;
- While you are on bereavement leave, or CN compensated jury duty leave;
- While, as a union officer you are on temporary leave of absence to perform union duties, provided you have compensated service in the current month or previous month; or
- If you are laid off or granted a leave of absence, and in the same calendar month you are recalled to work, or, you are entitled to and bid and replace another employee or fill a vacancy, or you are due to return to work from leave of absence on the day agreed to in advance.

Your status as an eligible employee continues while you are entitled to Short-Term Disability benefits under this Plan or to Employment Insurance Sickness Benefits.

You may **not** continue Short-Term Disability coverage on an individual basis when your eligibility for coverage ceases.

If you are laid off **after** becoming disabled, Short-Term Disability benefits will continue to be paid for up to 15 weeks from the date your disability began.

If you become disabled **prior to a strike or a lock-out**, Short-Term Disability benefits will continue to be paid while you remain disabled for up to 15 weeks from the date your disability began.

#### **Limitations**

Short-Term Disability benefits **are not** payable:

- for any period of disability during which you are not wholly and continuously disabled and/or you have not seen and received treatment from a licensed medical doctor;
- for any period during which benefits are payable to you under Workers' Compensation legislation, unless such compensation is payable with respect to a previously incurred partial disability which permits continuation of your employment;

- for that portion of any period of disability during which you are in receipt of a retirement pension under the CN Pension Plan or general holiday pay or vacation pay;
  - ⇒ However, if you are injured or become ill during your annual vacation, you have the right to temporarily terminate your vacation and to apply for Short Term Disability benefits.
- if you become disabled while on strike or during a lock-out;
- for any period during which you are engaged in any occupation for wage or profit;
- in respect of disability directly or indirectly due to or resulting from any of the following:
  - ⇒ intentionally self-inflicted injury while sane or insane;
  - ⇒ war, insurrection, hostile action of the armed forces of any country, or participation in any riot or civil commotion;
  - ⇒ bodily injury sustained while performing any act or occupation for wage or profit other than on behalf of the Railway;
  - ⇒ any cause for which indemnity or compensation is payable under Workers' Compensation legislation.
- during any period for which you are eligible for Employment Insurance Maternity Benefits.
- for any period solely due to the abuse of alcohol and/or drugs unless you meet all the requirements listed in the Section of this booklet entitled *Benefits - Program of Rehabilitation for Alcohol or Drug Abuse*.

## How to Make a Claim

### A. Short-Term Disability Benefits - First 15 Weeks of Disability

It is very important that you file a claim for Short-Term Disability as soon as you are entitled to the benefit. **Do not delay.** The claim must reach Great-West Life within 30 days from the beginning of your disability, unless it can be shown that it was not reasonably possible to do so.

Please contact your supervisor to initiate the Short-Term Disability claim process. The forms are also available on CN's ePortal. You must complete the Employee's Statement section of the *Employee's Statement and Attending Physician's Statement (APS) form* and have your physician complete Attending Physician Statement section. Please return the forms to Great-West Life by mail or fax them for faster processing. An *Employer's Statement* must be completed by your supervisor and faxed to Great-West Life. Cheques from Great-West Life will be mailed to you or benefits will be paid to you by direct deposit.



On production of valid receipt to Great-West Life, employees will be entitled to be reimbursed for the physician costs associated with the completion of up to three (3) Attending Physician's Statements (APS) per claim to a maximum of \$25 per form including any applicable taxes. The APS must be necessary for the adjudication of a Short-Term Disability (STD) claim under CN's STD program. **The receipt must be submitted to Great West Life for reimbursement.**

The insurance company has the right to request you to be examined by their own doctor, in which case they will pay fees for examination.

#### **B. Employment Insurance Sickness Benefits - Second 15 Weeks of Disability**

**If your disability is expected to continue beyond 14 weeks** you must apply for Employment Insurance (EI) Sickness Benefits with Service Canada. Contact your Workforce Management group (1-800-220-2745) if your record of employment has not been submitted electronically to Service Canada at the end of the 14<sup>th</sup> week.

As you receive your cheque from Service Canada, detach the cheque stub and send it to Great-West Life (only the first and last stubs are necessary). If you are eligible to have your EI Sickness Benefits supplemented, Great-West Life will process the payment.

If you did not keep your cheque stub you will have to ask Service Canada to give you a letter showing the amount of sickness benefits you received each week.

If during a week you would normally receive EI Sickness Benefits you do not receive a benefit or you receive a reduced benefit because you have earnings during that week, you may not file a claim for short-term disability benefits for that week.

#### **C. Short-Term Disability - Next 11 Weeks of Disability**

**Five weeks** before your EI Sickness Benefits terminate, Great-West Life will contact you and request more medical information (if necessary) to initiate the claim process for Short-Term Disability benefits.

Cheques will be mailed to you directly from Great-West Life of Canada or benefits will be paid by direct deposit.

If you receive a cheque that covers a period for which you are not entitled to short-term disability benefits, return it immediately to Great-West Life.

Great-West Life, as Plan Administrator, has the right to request you to be examined by its own doctor and at its own expense.

## **Second or Subsequent Periods of Disability**

If, after being disabled, you return to work and become disabled again, the following will apply to the second period of disability:

It will be considered a continuation of the previous claim; **however:**

- If the second disability is **totally unrelated** to the first disability, it will be considered a new claim.
- If you have been back at work, **full-time, for two (2) consecutive weeks** following **total recovery** from the first disability, the second will be considered as a new claim.
- If you have been back at work, **full-time, for at least four (4) consecutive weeks**, and you become disabled again from the same illness or injury, your second claim will be considered a new disability period.

When counting two weeks (14 days) or 4 weeks (28 days), assigned rest days and statutory holidays are included. Vacation days are not included.

## **Benefits - Program of Rehabilitation for Alcohol and Drug Abuse**

While taking part in a program of rehabilitation, you may be eligible for Short-Term Disability benefits up to a maximum of 26 weeks, provided,

- You seek adequate treatment; and
- You are declared by your doctor or CN's Chief Medical Officer (or delegate) to be unable to perform your duties because of alcohol and/or drug abuse; and
- You are recommended by your employer's medical officer for a program of rehabilitation; and
- You are satisfactorily participating in a program of rehabilitation deemed appropriate by the Company.

If you return to work and **again participate** in a rehabilitation program, you will be eligible for short-term disability benefits up to a maximum of 26 weeks, provided you have fulfilled the requirements listed above.

## **Calculation of Weekly Base Pay**

- If you are **hourly rated**, your base pay will be your hourly rate multiplied by the number of regularly scheduled hours per week.

- If you are **daily rated**, your base pay will be your daily rate multiplied by the number of regularly scheduled days per week.
- If you are **monthly rated**, your base pay will be your monthly rate divided by 4-1/3.
- If you are a spare board, relief, casual or similar type of employee, your base pay will be calculated using your average weekly earnings during the six (6) consecutive complete pay periods (12 weeks) in which you received earnings immediately preceding the beginning of your disability.
- However, if while still disabled and receiving short-term disability benefits based on this average, you become entitled to a regular assignment, you will be eligible for short-term disability benefits based on the regular formula appropriate to your new assignment, from the date of your application for such assignment. Contact the Workforce Management group (1-800-220-2745) for the procedure to be followed to apply for increased short-term disability benefits.

#### **LONG-TERM DISABILITY BENEFIT**

The Long-Term Disability Plan provides benefits at the end of the Short-Term Disability period if you are still disabled.

For more information, please consult the LTD brochure on CN's ePortal.

#### **MATERNITY LEAVE SUPPLEMENT**

The Maternity Leave Supplement is an amount paid for up to fifteen weeks (seventeen weeks in Quebec) while you are on a Company approved leave of absence for maternity.

If you satisfy the eligibility requirements to participate in this Benefit Plan as described at the beginning of this booklet and you receive EI or QPIP Maternity Benefits, you are eligible to claim for the Maternity Leave Supplement.

Your EI or QPIP Maternity Benefits will be supplemented by this Plan so that you will receive, effective February 1, 2015, 70% of your base pay, up to a maximum weekly benefit of \$690 (\*) for up to 15 weeks .

This benefit will increase to \$700 on January 1, 2016, \$710 on January 1, 2017 and \$720 on January 1, 2018.

To file a claim, send to Great-West Life the cheque stub from your EI or QPIP Insurance cheque, as you receive them. Your claim will be processed by the insurer and cheques will be mailed directly to you or benefits will be paid to you by direct deposit.

When you return to work with CN, you may apply to Great-West Life for a maternity leave benefit for those days during the two-week waiting period for the EI or QPIP Maternity Benefits for which you did not receive earnings. The maximum amounts referred to above also apply to this benefit.

To determine your weekly base pay, refer to the previous section of this booklet entitled *Calculation of Weekly Base Pay*.

## **LIFE INSURANCE**

### **BASIC LIFE INSURANCE**

Basic Life Insurance is payable in a lump sum if, while insured, you die from any cause. If you are actively at work, the amount for which you are insured is \$50,000, provided you remain continuously covered.

#### **Beneficiary Nomination**

It is in your best interest to designate a beneficiary. In the absence of a beneficiary, the life insurance proceeds will be paid to your Estate. In the absence of a will, life insurance benefits will be distributed to your survivors in accordance with provincial laws, which may not reflect your intentions or wishes. In such cases, there are often disbursements handling fees, as well as a delay to the estate settlement process.

Beneficiary nomination forms are available on CN's ePortal.

Payment shall constitute a complete discharge of Great-West Life's responsibility to the extent of the amount of the payment.

#### **Termination of Coverage**

Your basic life insurance will terminate at the end of the month in which you terminate your service with CN. Your service is considered terminated on the day you stop active work with CN. However, there are situations under which you may maintain life insurance coverage. These situations are outlined in the section entitled *Life Insurance, Continuation of Coverage*.

#### **Conversion**

If you leave the service of CN or retire you may convert your basic life insurance to an individual policy. To do so, you must apply to Great-West Life within 31 days of the date your basic life insurance terminates. When writing to Great-West Life be sure to quote your name, address, PIN (employee no.) and Policy no. 155817.

In the event you die during this 31-day conversion period, the amount you were eligible to convert will be paid as a death claim.

## Continuation of Coverage

### Disability

If you become disabled, your basic life insurance will be maintained at no cost to you for 12 months from the end of the month in which you ceased active work due to your disability, **provided** you are receiving Short-Term Disability (STD) benefits, EI Sickness benefits or LTD benefits and have maintained employee status.

If you are still disabled, at the end of your STD period and you have no gap in coverage, your basic life insurance will be continued by CN, at no cost to you, provided you are in receipt of Long-Term Disability (LTD) benefits.

If after the maximum LTD period you are still disabled, your basic life coverage is continued by CN at no cost to you but reduces to \$7,000. This extended benefit period expires at the end of the month in which you turn 65 or until you retire, whichever occurs first. The insurer will do on-going medical follow-ups.

However, if you retire during the 12-month period following the onset of your disability, your basic life insurance will terminate 31 days following your retirement date. Within this 31-day period you may apply to Great-West Life to convert any amount of lost coverage (maximum is basic life less post-retirement term life insurance) or, if ineligible for post-retirement term life insurance, the full amount of your basic life insurance to an individual policy. You are not required to take a medical examination.

### Workers Compensation

As long as you are undergoing treatment and rehabilitation at the expense of the **Workers' Compensation Authority**, your life insurance coverage will be maintained by CN, at no cost to you.

Your **coverage terminates** on the earliest of the following dates:

- your retirement date; or
- the date you leave the service of CN.

### Maternity Leave

Your coverage will be continued at no cost to you as long as you are receiving EI or QPIP Maternity Benefits. When you cease receiving EI or QPIP Maternity Benefits, you may continue your basic life insurance for up to a maximum of twelve (12) months from the end of the month in which you last worked by signing the premium repayment agreement form. Contact the Workforce Management group (1-800-220-2745) for the current year information circular entitled *Benefits Coverage during a Leave of Absence*. This circular is also available on CN's ePortal.

### Layoff or Leave of Absence

In cases of layoff and leave of absence other than those mentioned above, basic life insurance coverage can be maintained by signing the premium repayment agreement form for up to twelve (12) months from the end of the month in which your layoff or leave of absence began. Contact the Workforce Management group for a copy of the current year information circular entitled *Benefits Coverage during a Leave of Absence*. This circular is also available on CN's ePortal.

You may, after maintaining your coverage for twelve (12) months by signing and returning the premium repayment agreement form, apply to Great-West Life to have your life insurance converted to an individual. You have 31 days from the date your coverage terminates to submit your request to GWL. No medical examination is required.

### **Reinstatement of Life Insurance**

If your basic life insurance terminates while you are on layoff or leave of absence, it will be reinstated on the first day of the month following the month in which you return to active full-time work.

### **How to Make a Claim**

Your beneficiary or executor should contact the Payroll Benefits group at 514-399-6104 to obtain a claim form. Once completed, the form should be returned to Great-West Life.

### **ACCIDENTAL DEATH LIFE INSURANCE PROVISION**

Accidental Death Life Insurance is in addition to your basic life insurance and is payable in a lump sum if you, while insured, die from accidental drowning or sustain accidental body injury which results directly and independently of all other causes in loss of life within 365 days after the date of injury.

If you are actively at work, the amount for which you are insured is \$50,000, provided your insurance has been maintained in force. The Accidental Death Life Insurance is payable to the same beneficiary as your basic life insurance.

### **Continuation of Coverage**

#### Disability

If your basic life insurance is continued in force, then Accidental Death Life Insurance is also continued in force, but not beyond twelve (12) months from your date last worked.

### Maternity Leave

If your basic life insurance is continued in force, then Accidental Death Life Insurance is also continued in force, but not beyond twelve (12) months from your date last worked.

### Layoff or Leave of Absence

In cases of layoff or leave of absence other than those mentioned above, Accidental Death Life Insurance is continued in force if you maintain your basic life insurance in force by signing and returning the Premium Repayment Agreement form.

When your basic life insurance terminates, if you convert your basic life insurance to an individual policy, you automatically convert your Accidental Death Life insurance.

### **Termination of Coverage**

Your Accidental Death Life Insurance provision terminates on the earliest of the following dates:

- The date you cease to be totally disabled;
- The end of the month in which you attain 70 years of age;
- The date your accidental death benefit ceases because of age or retirement;
- The date your life insurance terminates; or
- If you are disabled, the end of the month in which your disability began plus 12 months, provided you have signed and returned the Premium Repayment Agreement form within the required time frame.

### **Exclusions**

Accidental Death Life Insurance is not paid for loss of life resulting wholly or partly, directly or indirectly from any of the following:

- Intentionally self-inflicted injuries or attempted suicide, while sane or insane;
- Drug overdose
- Carbon monoxide inhalation;
- Flying in, descending from or being exposed to any hazardous incident with any kind of aircraft, if you:
  - (a) were receiving aeronautical instruction;
  - (b) had any duties to perform in connection with the aircraft;
  - (c) were being flown for a parachute descent;
  - (d) were a member of any armed forces and the aircraft was under the control or charter of such forces;
- The hostile action of any armed forces.

### **How to Make a Claim**

Your beneficiary or executor should contact the Payroll Benefits group at 514-399-6104, to obtain a claim form. Only one claim form is required to make a claim for both the basic life insurance and the accidental death life insurance provision. Once the claimant has completed the form, it should be returned to Great-West Life.

### **REPAYMENT OF PREMIUMS**

If you are laid off or if you take a leave of absence during which the Company does not maintain your life insurance in force without payment of premium.

You may keep your coverage in force for up to 12 months from the end of the month in which you last worked by signing and returning the Premium Repayment Agreement form to CN within the required time frame.

If you are an employee of CN, you should obtain from the Workforce Management group (1-800-220-2745) a copy of the current year information circular entitled *Benefits Coverage during a Leave of Absence* and carefully follow the instructions. It is also available on CN's ePortal.

### **OPTIONAL LIFE AND BASIC ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE**

#### **Optional Life Insurance - Policy No. 155818 with Great-West Life**

- Effective February 1, 2015, the program allows you to purchase units of \$25,000 of term life insurance up to a maximum of \$150,000;
- Payments are made through monthly payroll deductions;
- Medical evidence of insurability will be required for initial purchases or for future increases in coverage.

#### **Basic Accidental Death and Dismemberment Insurance (AD&D) - Policy No. BSC 902-45-89 with AIG Assurance Company**

You are covered for \$100,000 of Basic Company-paid Accidental Death and Dismemberment Insurance coverage. If you die, or are seriously injured while at work, the Accidental Death and Dismemberment (AD&D) Insurance will provide a percentage of the principal sum.



**For more information**

For more information, please refer to the *Group Optional Life and Basic Accidental Death and Dismemberment Insurance* brochure for unionized employees available on ePortal under **Optional Life Insurance**. The Company reserves the right to amend or terminate any of the plans described in this guide.

**SIGNATORY RAILWAY AND SIGNATORY UNION**

**Signatory Railway**

Canadian National Railway Company (CN)

**Signatory Union**

The United Steelworkers (USW)